

**Sylvan Union School District
2020/2021 NCR Renewal Comparison**

MRL/Deductible: (Property/Liability)	RECOMMENDED	Option 4.0	\$100K/\$100K	Change: 19/20 vs 20/21 (Opt4)
	Option 8.0 \$50K/100K	\$100K/\$100K	\$100K/\$100K	
	2020/2021	2020/2021	2019/2020	
<u>Exposure Data :</u>				
Lottery ADA	8,306	8,306	8,086	220
Property TIV	\$147,924,304	\$147,924,304	\$147,924,304	\$0
EDP TIV	\$0	\$0	\$0	\$0
Liability ex-mod	96.02	96.02	94	2
Property ex-mod	97.57	97.57	98	0
<u>Contribution Comparison:</u>				
Liability Contribution	\$268,970	\$268,970	\$248,319	\$20,651
Property Contribution	\$105,454	\$99,953	\$92,173	\$7,780
Crime Contribution	\$1,420	\$1,420	\$1,383	\$37
EDP Contribution	\$0	\$0		\$0
Equipment Breakdown	\$3,933	\$3,933	\$3,775	\$158
Cyber Liability	\$2,456	\$4,717	\$1,200	\$3,517
Total Contribution	\$382,233	\$378,993	\$346,850	\$32,143
Excess Insurance (SAFER)*	\$74,164	\$74,164	N/A	N/A
TOTAL COSTS	\$456,397	\$453,157		
<u>Contribution change due to changes in exposure*:</u>				
Liability	\$6,756	\$6,756		
Property	\$0	\$0		
Total	\$6,756	\$6,756		
Net NCR Results w/o exposure chg	\$28,627	\$25,387		

*For change in Lottery ADA, reflects increase from 2017/18 vs 2018/19.